## INSURANCE THAT DID NOT LAPSE

CATTERGOOD BAINES was not aman to shingle his roof before he built his foundations. He knew the value of shingles and was not thout some appreciation for freezeed porticees and didos, but he liked to ach them in the ordinary course of proticees and didos, but he liked to ach them in the ordinary course of proticees and didos, but he liked to ach them in the ordinary course of lical procedure. His completed structergood, most much processed to the strength of the processes of the procedure of th without some appreciation for frescoes and porticoes and didos, but he liked to reach them in the ordinary course of logical procedure. His completed structure, according to the plans carefully printed on his brain, was the domination of Coldriver valley, through ownership of its means of transportation and of

"Water power or steam?" said Scattergood. Somewhat rerelevantly.

"Both. We're pouting in steam engines and boilers, but we're going to depend mostly on water power."

"Goin' to build a dam, ch? Big and irresistibly, buying a bit of timber here, acquiring a dam site there, taking over the stage line to the rail-road twenty-four miles away, and establishing a credit and a reputation for shrewdness that were worth much more

"Water power or steam?" said Scattergood, somewhat rerelevantly.

"Both. We're putting in steam engines and boilers, but we're going to depend mostly on water power."

"Goin' to build a dam, ch? Big dam?"

"Yes."

"Um! Stock company?"

"Um! Stock company?"

"Um! Stock company?"

"Um! Stock company?"

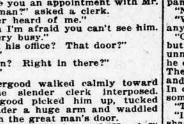
"Yes. We'll be solid. Capitalized for a quarter of a million. Gives us half a million capital to start business."

"In were farms. Some few pieces ran down to the river, but it was apraint that Crane & Keith were looked. How to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying to the future—buying timber when it was at its lowest, and pre-buying timber when it was at through the great mand down to the river, but it was apraint that Crane & Keith were lowest.

Index manufacture a was and whought the great mand down to the river, but it was apraint that Crane & Keith were lowest.

Index manufacture a was and whought the form down to the river, but it was apraint that Crane & Keith were lowest.

Index manufacture a was and whought the great read when his gone of the future—buying timber when it was at



Cann knew where he could get the out of the 20.

"Come to the bank. Come now. Give you the cask."

"Come to the bank. Come now. Give you the cask."

"Come to the bank."

"Where did you get the money?"

"Have to know that? Have to know that in the found to the bank?"

"Tow the table that know the total to know?"

"Tow the table that know?"

"They ill be have in a minnit," he said to have a worried young man. The stock he had thought to pick up so the time required to have disposed of it an olody seemed to know cactly who had been taken in a nu

ing until tomorrow?"
"Guess I'll have to," said Scattergood.

THAT night McCann wired his em-

port the antennae of the Arlington radio station have be-

come landmarks in and around Washington. Washingtonians point

them out to their country cousins as

a point of interest to be visited on a

sightseeing trip, and the station it-

self is the mecca for thousands of

amateur "wireless bugs" who visit

the capital every year to take a peek at one of the most famous plants of

-by. Better be movin around spry.

It is a legitimate business

tank to git back home."

\*\* \* \* \*

HAT night McCann wired his employers to get back home as quickly

ployers to get back home as quickly

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A Story by Clarence Buddington Kelland

"Want control. Want 51 per cent, anyhow. Got 'em?"

"Of course." This was not the fact, but Mr. McCann was not addicted to unnecessary facts. He knew where he could get the offer 20.

"Tan let you have fifteen hundred shares—for cash."

This was an even 60 per cent, but McCann knew where he could get the other 20.

"Come to the bank. Come now. Give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash."

"I can't deliver but one thousand shares today, but I can give you the cash of the c



TILL THEM TWO IS CLEAN GONE."

him than dollars and cents in the bank.

As a matter of fact, Scattergood had amassed considerable more money than even the gimlet eyes and whispering tongues of Coldriver had been able to credit him with. It is doubtful if anycredit him with. It is doubtful if any-body realized just how strong a foot-hold Scattergood was getting in that valley, but the men who came closest to It were Messrs. Crane and Kelth, lumbermen, who were beginning to ex-perience a feeling of growing irritation toward the fat hardware merchant. They were irritated because, every now and then, they found themselves shut off from the water, or from a bit of timfrom the water, or from a bit of tim-ber, or from some other desirable prop-erty, by some small holding of Scatter-good's which seemed to have dropped good's which seemed to have dropped into just the right spot to create the maximum amount of trouble for them. It could be nothing but chance, they told each other, for they had sat in judgment on Scattergood, and their judgment had been that he was a lazy lout with more then a fair share of luck

been that he was a lazy lout with more than a fair share of luck.

"It's nothing but luck." Crane told his partner. "The man hasn't a brain in his head—just a big lump of fat."

"But he's always getting in the way water. "But he's always getting in the way—and he does seem to know a water-power site when he sees it."

"Anybody does," said Crane. "He's a doggone nuisance and we might as well settle with him one time as an-other—and the time to settle is before his luck gives him a genuine fore his luck gives him a genuin strangle hold on this valley.

got too much timber on these hills to

"I leave it with you, Crane. You're the outside man. But when you bust & Keith a brief message—a message him, bust him good."

of two words. "He bit," was the telehim, bust him good."
Crane retired to his office and devoted his head to the subject exclusively, and because Crane's head was that sort of head he devised an entermade to involve himself in it, would his bare toes.

Mr. Blossom it leman in the Coldriver valley.

The post which, if Scattergood could be his bare toes.

Mr. Blossom i post where i and pocketed

for somebody to whom he could sell a bit of hardware, no matter how small.

"Good morning," said the gentleman. "Is this Mr. Scattergood Baines?"
"It's Scattergood Baines, all right Don't call to mind bein' christened Mister."

'My name is Blossom." "Perty name," said Scattergood, un-I wonder if I can have a little talk with you, Mr. Baines?"
"Havin' it, hain't you?"

Mr. Blossom smiled appreciatively, and sat down beside Scattergood. "I'm river disquieting rumors began to interested in the new Higgin's Bridge breathe out of Higgins Bridge. They

"Mostly in small block in Boston." "Um! Bonds sold?"
"Yes."
"Who bought 'em?"
"They're underwritten by the Col

wealth Security Trust Company."
"Want to know! Got authority

Vested with authority to put it in writ-"The contract, you mean?"
"Calc'late to mean that."

"Lawyer acrost the street," said Scat-"You can swing it?" "You have the capital to make good?"
"Know I have, don't you? Wouldn't
have come to me if you hadn't?"
"You'll have to borrow heavily."
"My lookout, hain't it? Don't need to

Not in the least." "Lawyer's still acrost the street."

\* \* \* \* SO Scattergood and Mr. Blossom went across the street and up the narrow stairs to Lawyer Norton's haul. Old Man Plumm was a non-office, where a contract was drafted and signed obligating Scattergood to deliver to the Higgins Bridge Pulp gleaned the meagerest of livelihoods Company 25,000 cords of pulp on or before May 1, payment to be made on delivery. Mr. Blossom went away wearing a satisfied expression, and in the course of the day sent to Crane

gram. Scattergood went back to his chair y, and because Crane's head was and presently might have been seen sort of head he devised an enter-which, if Scattergood could be For an hour he sat there, twiddling

prise which, if Scattergood could be made to involve himself in it, would result in the extinction of that gentleman in the Coldriver valley.

\* \* \* \*

IT was a week later that a gentleman whose clothes and bearing guaranteed him to be a genuine tenizen of the city stopped at Scattergood's store. Scattergood was sitting, as usual, on the piazza, in his especially reinforced chair, lying in wait for somebody to whom he could sell time to time, he visited various banks carry on the operation, sometimes on notes and collateral, sometimes on timber mortgages. The sum of the properties

notes and collateral, sometimes on timber mortgages. The sum of his borrowing mounted and mounted, until, before the arrival of spring, his credit had been strained to the uttermost.

Nor had the pulp company been idle. Its new mills had arisen beside the river at Higgins Bridge, machinery had been installed, and the little hamlet was beginning to speculate in town lots and to look forward to unexampled prosperity.

But before the ice was out of the river disquicting rumors began to

Pulp Company. You've heard of it, haven't you?"

"Some," said Scattergood. "Some."

"We are starting to build our mill. It will be the largest in America, with the most modern machinery. Now we're looking about for somebody to supply us spruce cut to the proper length for pulpwood. You own considerable spruce, do you not?"

breathe out of Higgins Bridge. They were the merest vapor of conjecture at first, apparently based upon no evidence whatever, but friends delighted to convey them to Scattergood, as friends always delight to perform such a disagreeable duty.

"Hear things hain't goin' right down to the new pulp mill," said Deacon Pettibone one bitterly cold afternoon, when he came into Scattergood's store

farm there."
"I know that, of course."
"Don't figger to visit him?"
"Why." said Norton, beginning to
ee that Scattergood had something
n view, "I could."

would you?"
Norton hesitated. "I—I might."
"Cash?"
"Why, I suppose so."
"I'll your name ch? Not

"Why, I suppose so."
"In your own name, eh? Not in anybody else's."
"How much should I pay?"
"Folks always pays what they have to—no more, no less. Immediate possession. Always a good thing. Got any money?"
"No."
"Call at the bank. They'll give you what's needed. Ought to be back."

"No contract."
"Hain't got a right to do it, have

was cneaper for Crane & Keith than purchase—and so the matter stood.
Scattergood went across the road to Lawyer Norton's office.
"Goin' up Bottleneck way pretty soon?" he asked.
"Not that I know of, Scattergood."
"Nice drive. Old Man Plumm's got a farm there."

"Wouldn't try to buy the farm,

they?"

"Of course."

"Crane and Keith is gittin' ready for a killin'. Own big block of stock. Paid par. Want to sell, I hear \* \* \* if anybody's fool enough to buy. Then want to buy back for dum' near bath."

thought it up."
"What's your idea?"
"Buy all they got. Option the rest.
Easy. \* \* What happens when a
man sells somethin' he hain't got?"

"Thought so. Figgered that way.

• • Nobody to interfere. Crane and Keith left orders to sell. They won't be takin' notice. Got 'em worried some place else. Mighty worted." Scattergood recounted the story of Plumm's farm.
Mr. Linderman scrutt story of Plumm's farm.

Mr. Linderman scrutinized Scattergood intently and nodded his head.

"And you want me——"

"Put up the money. Git the stock.

Temme handle it. Gimme 20 per

"In stock?"
"Calc'late so."
"Baines," said Linderman. "I'll go
you. Crane and Keith are due for a

when I want it. G'by.'

SCATTERGOOD had a list of stock-

CARMERS in Midwest Have Special Interest in Weather Reports Taken From the Air by Amateur Radio Operators-A Service for Men Who Follow the Sea for a Living-News Dispatches for the Sailors on Uncle Sam's Battleships—One Service Which

SERVES NATION IN PEACE AS WELL AS WAR

ARLINGTON'S GREAT WIRELESS STATION

to own it cheap?"
"Of course."
"Of course."
"Of course."
"Of course."
"Of course."
"Of course."
"Of who hig block of stock. The state of the state of a still the stock of the state of the sending a ship to one port, then dispatching it to another, is saved. The Department of Commerce co-operates with the Shipping Board in this work. A ship may be coming from the Argentine with a load of wheat (providing the emergency tariff didn't scare the South American shipper) and the

at first, apparently least upon a control of the co

lington are usually confined to cases of death, unless the circumstances warrant a departure from this rule. ARLINGTON radio station used to be

the most powerful in the world. But now its rank has been superseded by many others in this country, and its apparatus is not the latest thing in wireless equipment. For instance the Arlington station still uses the "jump spark" method of sending, while the newer stations have adopted the

his assistant. But the entire personnel of the radio department are enthus-iatic in their work and the visitor is impressed with the splendid morale AT all times during the twenty-four impressed with the splendid morale which seems to exist among this branch of the service, officers and men alike.

## Tinted Writing Paper.

OCULISTS have often called attention to the fact that the eyes are easily fatigued by the reflection from white paper, especially when the surface is under a strong light. Since green is known to be the color most restful to the eyes, it is a common practice to use wall papers and drap-enies of that color in libraries and private studies. For writing paper however, green is an unsatisfactor per and in artificial light is is not too dark. Black letters on a yellowish background, show clear and distinct. Many mathematicians use yellow paper in figuring long and difficult calculations, and many writers have adopted it for manuscripts. It has the additional merit of cheapness.

Meridian of Greenwich. THE meridian of Greenwich is generally accepted as the starting